

Note: Please read this Product Disclosure Sheet before you decide to take up Great Medic Shield 2. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")
 Name of Product : Great Medic Shield 2
 Date : <dd/mm/yyyy>

1. What is this product about?

Great Medic Shield 2 ("GMS2") is a yearly renewable standalone comprehensive medical insurance plan that provides coverage for hospitalisation and surgical expenses incurred due to illness or accidental injury, in excess of the deductible amount. The deductible amount, wherever mentioned herein, is an amount that shall be borne by you.

2. What are the covers / benefits provided?

There are two plans available for selection with a daily Room and Board rate of RM150 and RM200 respectively.

The plan that you have selected is: <GMS2D-150/GMS2D-200>

Duration of the cover: 1 year or upon termination, whichever occurs first. This is a 1-year term plan where you will need to renew your cover annually until you reach the age of 99 years next birthday.

No.	Deductible Amount / Insured Benefits	Plan Type	
		GMS2D-150 (RM)	GMS2D-200 (RM)
Deductible Amount ¹ (Per disability)		300	300
Insured Benefits			
1	Hospital Room and Board (Limit per day, no limit on the number of days)	150	200
		As charged, subject to the limit stated above.	
2	Intensive Care Unit (Subject to a maximum of 200 days per policy year)	As charged.	
3	Hospital Supplies and Services	Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan insured.	
4	Surgical Fees		
5	Operating Theatre		
6	Anaesthetist Fees		
7	In Hospital Physician Visit (2 visits per day)		
8	Pre-Hospital Diagnostic Tests (Within 90 days before hospitalisation)		
9	Pre-Hospital Specialist Consultation, Treatment, Prescribed Medicines and Second Medical Opinion (Within 90 days before hospitalisation)		
10	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)		
11	Organ Transplant		
12	Ambulance Fees		
13	Day Surgery		
14	Post-Hospitalisation Home Nursing Care (Within 200 days after hospital discharge)	As charged, up to RM8,000 per disability and 200 days per lifetime.	
15	Outpatient Cancer Treatment (including consultation, examination tests and prescribed take home drugs)	As charged, subject to Reasonable and Customary Charges.	
16	Outpatient Kidney Dialysis Treatment (including consultation, examination tests and prescribed take home drugs)		
17	Outpatient Treatment for Dengue Fever and Zika Virus	As charged.	
18	Emergency Accidental Outpatient Treatment (subject to a maximum of 30 days from the date of accident)	Up to RM5,000 per policy year.	
19	Outpatient Imaging (MRI/PET) (Subject to a maximum of 30 days from the date of MRI/PET)		
20	Daily-Cash Allowance at Malaysian Government Hospital (Per day, subject to a maximum of 120 days per policy year)	50	

No.	Deductible Amount / Insured Benefits	Plan Type	
		GMS2D-150 (RM)	GMS2D-200 (RM)
21	Intraocular Lens	Maximum of 8,000 per lifetime.	
22	Medical Report	As charged, up to a maximum of RM200 per admission for inpatient treatment or per disability for outpatient treatment.	
23	Overall Annual Limit for Items (1) to (22) (Based on paid amount)	100,000	150,000
24	Overall Lifetime Limit for Items (1) to (22) (Based on paid amount)	No lifetime limit.	
25	Accidental Death Benefit	10,000	15,000
26	Supreme Assist (Emergency Medical Assistance Services)	In accordance with the benefit provisions in Supreme Assist agreement	
27	Car Assistance Programme	In accordance with the benefit provisions in Car Assistance Programme agreement	

Notes:

- 1) ¹ Subject to the terms and conditions of the policy contract for Great Medic Shield 2, the Company will reimburse the balance of the eligible expenses incurred under Item (1) to Item (13) of the Insured Benefits, which are in excess of the deductible amount.
- 2) Terms and conditions apply.

3. How much premium do I have to pay?

- The estimated premium for this plan that you have to pay: RM<Basic Premium> <Premium Mode>
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- (a) The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- (b) Premium varies by age band and is determined based on attained age next birthday, gender and occupation classification at each policy anniversary, please refer to the Appendix for the premium rates of Great Medic Shield 2.
- (c) Premium is non-guaranteed and may increase upon renewal. The Company reserves the right to revise the premium by giving you at least 3 months' advance written notification. The revision, if any, will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience. Save for the foregoing, the Company reserves the right to vary all other policy conditions subject to the terms and conditions in the policy contract, by giving you thirty (30) days' advance written notice, and any such amendment shall take effect upon renewal.

4. What are the fees and charges that I have to pay?

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Premium quoted in question 3 above is not inclusive of stamp duty of RM10. Stamp duty will be charged upon policy inception and at each policy anniversary.
- Total direct commission is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission for this plan is 15% of premium yearly which is RM<commission amount> for current age band.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, your occupation and personal pursuits, which would affect your risk profile, and state your age correctly.
- Free-look period - you may cancel your plan by returning your insurance policy within 15 days after you have received it. The premiums that you have paid will be refunded to you.
- Grace period – this plan will lapse if you do not pay your premiums within the grace period of 30 days.
- Waiting period - the eligibility for insured benefits due to illness will only start 30 days after the risk commencement date or reinstatement date of this plan, whichever is the later. For specified illness, 120 days waiting period shall apply.
- Co-insurance – not applicable for this plan.
- Coordination of benefits – the Company will provide compensation on a proportionate basis if you have any other hospitalisation coverage on reimbursement basis with our Company or others, or is receiving compensation from either sources for injury or illness or disease.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.
- Unless renewed, the coverage will cease on the expiry date and Company shall strictly not be liable for any expenses that take place after the expiry date.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusion under this plan?

- Pre-existing illness.
- Specified illnesses occurring within first 120 days from risk commencement date of this plan.
- Plastic or cosmetic surgery.
- Dental conditions including dental treatment or oral surgery, except as necessitated by injury to sound natural teeth occurring in any policy year and performed by dentist.
- Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases which require quarantine by law except for COVID-19 disease for life assured who is fully vaccinated or ineligible unvaccinated.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility.
- Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Any medical treatment outside Malaysia apart from Singapore and Brunei, if you reside or travel outside Malaysia for more than 90 consecutive days.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

7. Can I cancel my plan?

You may cancel your plan by giving a written notice to the Company. Upon cancellation, you are entitled to a certain amount of refund of the last premium paid provided that you have not made a claim on the plan.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

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10. Are there any other similar types of plan available?

You may check with your intermediary or contact the Company directly for other similar types of plans currently available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact the Company or PIDM (visit www.pidm.gov.my).

For information on how we process your personal data and your rights over your personal data, kindly refer to our Personal Data Protection Notice posted at greatasteernlife.com, or obtain a copy from our Customer Service Officers.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.